

JENNIFER M. GRANHOLM
GOVERNOR



STATE OF MICHIGAN
DEPARTMENT OF CIVIL SERVICE

JOHN F. LOPEZ
DIRECTOR

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TO: State of Michigan Employees

As a career State employee, you have the opportunity to select the insurance coverages for Fiscal Year 2003-2004 that will best meet your needs.

This booklet describes the choices available to you so that you can build a benefits package that is best for you and your family.

Unless you wish to make changes, your current insurance enrollments will remain in effect for the entire benefit year. (Should your coverage needs change during the benefit year (October-September), please see Questions #2 in Section 14 of this booklet.)

If you wish to make a change to your current benefits package (for example you want to change your insurance carrier, you want to change the dependents on your insurance plan, or you are a first time enrollee) the changes can be entered to your HRMN Self Service Account. This must be completed no later than September 6, 2003. Enrollment instructions start in Section 3 of this booklet.

If you have any questions regarding your eligibility, contact your personnel or payroll office. For answers to your benefit questions, contact the Benefit Plan Administrators listed in Section 16.

Sincerely,

John F. Lopez
Director
Department of Civil Service